Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 1 of 11

Fill in this information to identify your case:				
Debtor 1	Heicel G. Rodriguez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		DISTRICT OF NEW JERSEY		
Case number	17-32313			
(if known)				

■ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct y

Par	t1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	122,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	20,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	142,500.00
Par	t 2: Summarize Your Liabilities		
			i <b>abilities</b> nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	197,682.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	57,710.00
	Your total liabilities	\$	255,392.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,716.75
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,407.78
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	personal	, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 03/15/18 15:46:38 Case 17-32313-ABA Doc 40 Filed 03/15/18 Desc Main Document

Page 2 of 11
Case number (if known) 17-32313 Debtor 1 Heicel G. Rodriguez

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

5,240.54 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	ıim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main

		Docume	ent Page 3 of 11			
Fill in this infor	rmation to identify your	case:				
Debtor 1	Heicel G. Rodrigu	ıez				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JER	SEY			
Case number	17-32313					
(if known)					■ CI	neck if this is an
					ar	nended filing
Schedule G: Exec Schedule D: Credi eft. Attach the Co name and case nu	utory Contracts and Unexp itors Who Have Claims Sec entinuation Page to this pag	pired Leases (Official Form 10 cured by Property. If more spa ge. If you have no information	Also list executory contracts on 66B. Do not include any creditors ace is needed, copy the Part you into report in a Part, do not file that	with partial need, fill it o	ly secured claims t ut, number the ent	that are listed in ries in the boxes on the
1. Do any credit	tors have priority unsecure	ed claims against you?				
☐ No. Go to	Part 2.					
Yes.						
identify what t possible, list the	ype of claim it is. If a claim ha he claims in alphabetical ord	as both priority and nonpriority	ne priority unsecured claim, list the camounts, list that claim here and shounds. If you have more than two prior ditors in Part 3.	ow both priori	ity and nonpriority ar	nounts. As much as
(For an explan	nation of each type of claim,	see the instructions for this forn				
			Tota	al claim	Priority	Nonpriority

Last 4 digits of account number

As of the date you file, the claim is: Check all that apply

When was the debt incurred?

☐ Contingent

☐ Unliquidated

☐ Disputed

2.1

**IRS** 

Debtor 1 only

Debtor 2 only

Priority Creditor's Name **PO Box 744** 

Springfield, NJ 07081-0744 Number Street City State Zlp Code

Who incurred the debt? Check one.

\$0.00

\$0.00

Unknown

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 4 of 11

Debtor 1 Heicel G. Rodriguez Case number (if know) 17-32313 2.2 \$0.00 State Of New Jersey Last 4 digits of account number Unknown \$0.00 Priority Creditor's Name P.O. Box 245 When was the debt incurred? **Dept Of Treasury-Division Of Taxation** Trenton, NJ 08695-0245 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes notice only Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?  $\square$  No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of **Total claim** 4.1 **American Express** Last 4 digits of account number 2086 \$1,565.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 981537 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify consumer ☐ Yes

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 5 of 11

Debtor 1 Heicel G. Rodriguez ase number (if know) 17-32313 4.2 \$6,383.00 **Bank Of America** Last 4 digits of account number 2232 Nonpriority Creditor's Name Po Box 982238 When was the debt incurred? El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify consumer 4.3 **Bank Of America** Last 4 digits of account number 7065 \$4,797.00 Nonpriority Creditor's Name Po Box 982238 When was the debt incurred? El Paso, TX 79998 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes consumer Other, Specify 4.4 **Bank Of America** Last 4 digits of account number 4328 \$5,610.00 Nonpriority Creditor's Name Po Box 982238 When was the debt incurred? El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify consumer

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Mair Document Page 6 of 11

Debtor 1 Heicel G. Rodriguez Case number (if know) 17-32313 4.5 \$10,881.00 **Barclays Bank Delaware** Last 4 digits of account number 4419 Nonpriority Creditor's Name 125 S West St When was the debt incurred? Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify consumer ☐ Yes 4.6 **Barclays Bank Delaware** Last 4 digits of account number 5472 \$2,843.00 Nonpriority Creditor's Name 125 S West St When was the debt incurred? Wilmington, DE 19801 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes consumer Other. Specify 4.7 Capital One Bank Usa Last 4 digits of account number 0374 \$6,503.00 Nonpriority Creditor's Name PO Box 30281 When was the debt incurred? Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify consumer

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 7 of 11

Debtor 1 Heicel G. Rodriguez ase number (if know) 17-32313 4.8 \$453.00 Capital One Bank Usa Last 4 digits of account number 7649 Nonpriority Creditor's Name PO Box 30281 When was the debt incurred? Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify consumer 4.9 Chase/Bank One Card Serv Last 4 digits of account number 1431 \$3,251.00 Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify consumer 4.1 Citicards CBNA 4887 \$8,604.00 Last 4 digits of account number 0 Nonpriority Creditor's Name When was the debt incurred? PO Box 6241 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify consumer

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 8 of 11 Case number (if know) 17-32313

Debtor 1 Heicel G. Rodriguez 17-32313 4.1 comenity bank/dtyfr.com 0223 \$311.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 182789 When was the debt incurred? Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify consumer 4.1 ComenityCapitalBank/Bosc 7316 \$750.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 182120 When was the debt incurred? Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify consumer ☐ Yes 4.1 **Discover Financial** 1725 \$3,760.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 15316 When was the debt incurred? Wilmington, DE 19850-5316 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify consumer

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 9 of 11

Page 9 of 11 Debtor 1 Heicel G. Rodriguez ase number (if know) 17-32313 4.1 SYNCB/TJX 1041 \$1,999.00 Last 4 digits of account number Nonpriority Creditor's Name PO box 965015 When was the debt incurred? Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify consumer Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **IRS** Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 725 ☐ Part 2: Creditors with Nonpriority Unsecured Claims **Special Procedures Function** Springfield, NJ 7081 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Irs Line 2.1 of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims P.O. Box 7346 ☐ Part 2: Creditors with Nonpriority Unsecured Claims Philadelphia, PA 19101 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Office Of Attorney General Line 2.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 25 Market Street, PO Box 112 Part 2: Creditors with Nonpriority Unsecured Claims **Richard J Hughes Justice Complex** Trenton, NJ 08625-0112 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a. 0.00 Total claims Taxes and certain other debts you owe the government 0.00 from Part 1 6b. 6b. Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 6d Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** 6f Student loans 6f. 0.00 Total claims

Official Form 106 E/F

from Part 2

6q

6h.

6i.

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Other. Add all other nonpriority unsecured claims. Write that amount

you did not report as priority claims

6g.

6h.

6i

0.00

0.00

57,710.00

Filed 03/15/18 Entered 03/15/18 15:46:38 Case 17-32313-ABA Doc 40 Desc Main Document

Page 10 of 11 Case number (if know) Debtor 1 Heicel G. Rodriguez 17-32313

here.

Total Nonpriority. Add lines 6f through 6i.

57,710.00

Case 17-32313-ABA Doc 40 Filed 03/15/18 Entered 03/15/18 15:46:38 Desc Main Document Page 11 of 11

## United States Bankruptcy Court District of New Jersey

In re	e Heicel G. Rodriguez		Case No.	17-32313
		Debtor(s)	Chapter	13

## AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR			
	I declare under penalty of perjury to and that they are true and correct to the best		and the foregoing document(s), consisting of15 page(s), ledge, information, and belief.	
Date	March 15, 2018	Signature	/s/ Heicel G. Rodriguez Heicel G. Rodriguez Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.